



CERTIFICATION

I, Louisa Trott, as representative of Markel, certify that the attached documents are a true and correct copy of Policy Number MMT00000266917.

Signature: Louisa Trott

Title: Underwriting Manager

Date: 3/20/2018

SUBSCRIBED and SWORN TO before me on this 20th day of March, 2018

JESSICA LAURIN
Notary Public
State of Wisconsin

Jessica Laurin
Notary Public in and for the
State of Wisconsin

EXHIBIT
A



MARKEL AMERICAN INSURANCE COMPANY

GLEN ALLEN, VIRGINIA

DECLARATIONS PAGE

POLICY NUMBER MMT00000266917	PRODUCER CODE 90700 - 0000002	EFFECTIVE DATE/TRANSACTION 06/26/2014 Rewrite																												
POLICY PERIOD: FROM 06/26/2014 TO 06/26/2015 12:01A.M. STANDARD TIME AT RESIDENCE PREMISES		TERM: 12 mos.																												
UNIT INFORMATION: LOCATION: Hope, AR 71801-9606 DESCRIPTION: 1978 YAMAHA XS650 2FO115573 RATING: OperatorDOB: 1955-03-03 Territory: AR-2 Symbol: 25 Homeowner: Yes The following discounts/surcharges apply (not to exceed the maximum discount limit): -Safe Driver Discount-																														
INSURED NAME AND ADDRESS JIMMY L BROWN 44 HOPEWELL LOOP Hope, AR 71801-9606		PRODUCER NAME AND ADDRESS MARKEL SERVICE INCORPORATED P O BOX 906 PEWAUKEE, WI 53072-0906 PRODUCER PHONE NO 800-236-2453																												
COVERAGE INFORMATION: This policy provides only the insurance for which a specific premium charge is indicated below, or which is indicated as included without specific charge either below or in your policy. <table border="1"><thead><tr><th>COVERAGES</th><th>LIMITS OF LIABILITY</th><th>DEDUCTIBLES</th><th>PREMIUMS</th></tr></thead><tbody><tr><td>Bodily Injury Liability</td><td>Per Person/Per Accident</td><td></td><td></td></tr><tr><td></td><td>25000/50000</td><td></td><td>\$21</td></tr><tr><td>Property Damage Liability</td><td>\$25,000</td><td></td><td>\$9</td></tr><tr><td>Passenger Liability</td><td>25000/50000</td><td></td><td>\$20</td></tr><tr><td>Roadside Assistance</td><td></td><td></td><td>\$16</td></tr><tr><td></td><td></td><td></td><td>\$50</td></tr></tbody></table>			COVERAGES	LIMITS OF LIABILITY	DEDUCTIBLES	PREMIUMS	Bodily Injury Liability	Per Person/Per Accident				25000/50000		\$21	Property Damage Liability	\$25,000		\$9	Passenger Liability	25000/50000		\$20	Roadside Assistance			\$16				\$50
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			\$50																											
MINIMUM EARNED PREMIUM \$50.00		TOTAL POLICY PREMIUM: \$66.00																												
FORMS AND ENDORSEMENTS: MT4001-1095, MT4108-1208, Policy Lapsed																														
LIENHOLDER:																														
Countersigned by <i>Bruce A. Key</i> Countersignature date 2014-06-26																														



MARKEL AMERICAN INSURANCE COMPANY

MOTORCYCLE INSURANCE POLICY

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MOTORCYCLE INSURANCE POLICY

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I. AGREEMENT

In return for the premium payment and compliance with all applicable provisions of this policy, we agree to provide the various kinds of insurance you have selected as shown on the Declarations Page. The Declarations Page is part of this policy. This insurance applies only to motorcycle accidents and losses which occur while this policy is in force.

By accepting this policy you agree that the statements on the Declarations Page and the application are your agreements and representations. This policy is issued in reliance upon the truth of your representations. It includes all agreements existing between you and us or any of our representatives.

II. DEFINITIONS

You and **Your** and **Yourself** means the insured named on the Declarations Page. It includes that insured's spouse if a resident of the same household.

We and **Us** and **Our** means the Company providing this insurance.

Motorcycle means a motorcycle, motor scooter, or motorized bicycle.

Occupying means on, upon, getting in, on, out or off.

First Named Insured means the named insured listed first on the Declarations Page.

Bodily Injury means bodily injury to a person and sickness, disease or death which results from it.

Property Damage means damage to or destruction of property including loss of its use.

Passenger means any person, other than the driver of the Insured Motorcycle, while such person is Occupying or in a side car attached to the Insured Motorcycle.

Motorcycle Accident means an unexpected and unintended event that causes Bodily Injury or Property Damage and arises out of the ownership, maintenance or use of the Insured Motorcycle.

Motor Vehicle means a land motor vehicle designed for use on public roads. It includes cars and trailers. It also includes any other land motor vehicle while used on public roads.

Insured Motorcycle means any Motorcycle described on the Declarations Page and a replacement Motorcycle if you notify us within 30 days of its acquisition.

III. LIABILITY COVERAGE

Liability Coverage

We agree to pay damages for Bodily Injury or Property Damage for which the law holds You responsible because of a Motorcycle Accident involving an Insured Motorcycle. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. Our obligation to settle or defend ends when the amount We pay for damages equals our limit of liability for this coverage.

Your Insured Motorcycle, as used in this section, Liability Coverage, also means, in addition to that shown in the Definitions:

- A. A trailer, owned by You which is specifically designed to be pulled behind a Motorcycle, only while it is attached to any Insured Motorcycle;
- B. A side car, owned by you, only while it is attached to any Insured Motorcycle.

This coverage does not apply to a claim or suit for punitive or exemplary damages. If a suit shall have been brought against You for claims falling within the coverage provided under the policy, seeking both compensatory and punitive or exemplary damages, then We will afford a defense to such action; however, We shall not have any obligation to pay for any costs, interest, or damages attributable to punitive or exemplary damages.

An Insured Person, as used in this section, Liability Coverage, means:

- A. You or Your spouse if a resident of the same household.
- B. Anyone using, with Your permission or within the scope of Your permission, any Insured Motorcycle. They will have the same rights and obligations that You have under this insurance.
- C. Any person or organization legally responsible for the use of any Insured Motorcycle as long as such use is with Your permission. They will have the same rights and obligations that You have under this insurance.

Supplementary Payments

These payments are in addition to our limit of liability for damages. We'll pay up to \$100 for bail bonds required of You because of a Motorcycle Accident. But, We don't have to apply for or furnish the bail bond.

If the person who sues You tries to tie up Your property by attachment, We'll arrange and pay for a bond to release the attachment. You'll have to pay the cost of the additional amount of the bond if the bond required is more than the limits of liability available to You.

If You lose a lawsuit that We're defending, We'll pay the court costs, including court costs if We decide to appeal. We'll also pay interest on the full amount of the judgment even if the judgment is higher than the limits of liability. And We'll pay this interest from the day the judgment is entered until We've offered the other party the amount of the judgment up to the full limits of liability available under this insurance.

We'll pay any reasonable expenses You might have for attending hearings, or a trial at Our request because of a lawsuit against You, and this includes up to \$50 per day for wages (but not other income) You actually lose when You miss work.

We'll pay Your expense for first aid to others at the scene of a Motorcycle Accident involving the Insured Motorcycle.

Exclusions

This coverage does not apply:

- A. For any Bodily Injury or Property Damage sustained by any Insured Person;
- B. For any person who is a Passenger on any Insured Motorcycle unless Passenger Liability coverage is shown on the Declarations Page. This exclusion does not apply in those states that mandate coverage for any passenger.
- C. For any person for Bodily Injury to any employee of that person in the course of employment. Coverage does apply to Bodily Injury to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
- D. For Bodily Injury to a fellow employee or anyone protected by this insurance, other than You, if the injury is suffered in the course of employment.
- E. For any person who intentionally caused Bodily Injury or Property Damage with Your knowledge or at Your direction.
- F. For any person's liability arising out of the ownership, maintenance or use of any Insured Motorcycle while it is being used to carry persons or property for a fee.
- G. While any Insured Motorcycle is being used in or in preparation for any prearranged or organized racing, speed demolition or stunting contest or activity or for demonstration purposes.
- H. While any Insured Motorcycle is in the care of any person for the purpose of its sale.
- I. For any person while employed or otherwise engaged in a business or occupation which sells, repairs, services, stores or parks motor vehicles, including road testing or delivery.
- J. For any liability You agree to incur or assume under any contract or agreement.
- K. For any person using any Insured Motorcycle without Your permission to do so, or outside the scope of Your permission.
- L. To the ownership, maintenance or use of any vehicle, other than any Insured Motorcycle, which is owned by, or available for the regular use, of You or any relative.
- M. While any Insured Motorcycle is being used in unlawful trade or transportation.
- N. While any Insured Motorcycle is being used for business purposes or pursuits.
- O. For any damage to property owned, transported, rented to or in the care of any Insured Person.
- P. For any person for Bodily Injury or Property Damage for which that person is an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability.
- Q. For any person for Bodily Injury or Property Damage for whom the United States Government may be held responsible under the Federal Tort Claim Act.

Limits of Liability

The limits of liability shown on the Declaration Page are the maximum amounts We'll pay in damages for any one Motorcycle Accident.

The limit for "each person" is the limit for all claims by all persons for damages from Bodily Injury to one person. The limit for "each accident" is the total limit for all claims for damages from Bodily Injury to two or more people in any one Motorcycle Accident. The limit for Property Damage is the limit for all claims for damages, direct or indirect, by all persons from damages to property in anyone Motorcycle Accident.

Even though more than one Motorcycle is insured with Us and separate premiums are charged for each Motorcycle, or more than one person is protected under this insurance, the limits of liability won't be increased.

When damages are payable on Your behalf under more than one policy We've issued to You, We won't pay more than the highest limits in any one such policy.

Financial Responsibility Laws

If You're required to show proof of financial responsibility for the future because of Motorcycle Accidents, traffic violations or other state motor vehicle requirements, We'll certify this policy as proof. When We certify this policy as proof, all the terms and conditions of this insurance will be amended to comply with the requirements of such law. But the terms and conditions of this insurance won't be amended for any limits of liability in excess of the minimum limits required by such law. **YOU MUST REIMBURSE US IF WE HAVE TO MAKE A PAYMENT THAT WE WOULD NOT HAVE TO MAKE IF THIS POLICY WERE NOT CERTIFIED AS PROOF.**

Other Insurance

If there is other applicable similar insurance, We will pay only Our share. Our share is the proportion that Our limit of liability bears to the total of all applicable limits.

IV. MEDICAL EXPENSE COVERAGE**Medical Expense Coverage**

We agree to pay medical expenses for Your Bodily Injury, sickness, disease or death suffered in a Motorcycle Accident while operating the Insured Motorcycle. Medical expenses include reasonable and necessary medical, surgical, chiropractic and dental treatment, professional nursing, hospital, x-ray, ambulance and funeral services and prosthetic devices. We'll pay the medical expenses incurred within one year from the date of the Motorcycle Accident. Our payment is subject to the limit and deductible on the Declarations Page.

Protection For Others

We agree to pay medical expenses for anyone operating the Insured Motorcycle with Your permission or within the scope of Your permission. We will also cover any Passenger Occupying Your Insured Motorcycle with Your permission.

Exclusions**This insurance doesn't cover:**

- A. Anyone Occupying Your Insured Motorcycle while it's hired or rented to others for a charge or available for hire by the public.
- B. Anyone Occupying a Motorcycle in preparation for any prearranged or organized racing, speed, demolition or stunting contest or activity, or for the event itself.
- C. Anyone Occupying a Motorcycle used in the business of selling, repairing, servicing, storing or parking Motor Vehicles.
- D. You, while operating any Motorcycle not shown on the Declarations Page.
- E. Anyone protected at the time of the Motorcycle Accident by an atomic or nuclear energy liability insurance contract. The reason for this is that by law such policies protect all persons involved in the Motorcycle Accident - regardless of who was at fault.
- F. That amount paid or payable under any health or accident insurance.
- G. That amount payable or required to be provided under any workers' compensation, disability benefits law or similar law.

Limits of Medical Expense Coverage

Regardless of the number of Motorcycles We insure under this policy, the limit of medical expense insurance is the amount shown on the Declarations Page for “each person” and subject to the applicable deductible.

Payment of Benefits

We may pay the injured person or any person or organization rendering the services. Such payment shall reduce the amount payable for such injury.

When we pay Your medical expenses, You or Your legal representative must agree in writing to repay Us out of any damages You recover under the liability or uninsured motorists insurance of this policy.

Other Insurance

Any insurance We provide shall be excess over any other collectible insurance providing payments for medical or funeral expenses.

V. DAMAGE TO YOUR MOTORCYCLE

Collision Coverage

If You pay us a premium for Collision Coverage as shown on Your Declarations Page, then We will pay for direct and accidental loss to any Insured Motorcycle and its original factory equipment, caused by Collision. This payment will be less any deductible shown on the Declarations Page for Collision Coverage.

Any applicable collision deductible that is \$250 or less, will **double** if:

- A. An at-fault collision accident occurs within the first 90 days coverage of a new policy; or
- B. An at-fault collision accident occurs and the operator at the time of the at-fault collision is neither the insured nor named on the application as a secondary operator.

Collision means the upset, or collision of any Insured Motorcycle with another object.

Comprehensive Coverage

If You pay Us a premium for Comprehensive Coverage as shown on Your Declarations Page, then We will pay for direct and accidental loss to any Insured Motorcycle, not caused by Collision, such as fire, falling objects, accidental breakage of glass, loss or damage from vandalism or malicious mischief, theft or larceny, lightning, explosion, earthquake, windstorm, hail, water, flood, or contact with bird or animal.

Exclusions

We DON'T insure:

- A. Any Motorcycle while it's available for hire by the public.
- B. Any Motorcycle used in preparation for any prearranged or organized racing, speed, demolition, or stunting contest or activity, or used in the event itself.
- C. Any Motorcycle used in the business or occupation of selling, repairing, servicing, storing, or parking Motor Vehicles including road testing or delivery.
- D. Any loss which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure. But, this does not apply if the loss is a result of the total theft of Your Motorcycle.
- E. Your tires for road damage or failure.
- F. Any loss due to war (declared or undeclared), civil war, insurrection, revolution, rebellion, civil commotion, nuclear reaction, radiation, radioactive contamination or any consequence of any of these.
- G. Any loss of or damage to added accessories not included as standard or basic by the manufacturer of Your Insured Motorcycle unless specifically requested by You and shown on Your application. These items must be included in the total value of Your Insured Motorcycle.
- H. Any Insured Motorcycle if You or anyone using Your Insured Motorcycle with Your permission abandons it.
- I. Any Insured Motorcycle if it is used in any unlawful trade or transportation.
- J. Any Insured Motorcycle while in the care, custody or control of anyone for purpose of it's sale.
- K. Any Insured Motorcycle while being used for business purposes or pursuits.
- L. Any loss, damage or expenses caused by the wrongful conversion, embezzlement or secretion by a mortgagee, vendee, lessee or other person in lawful possession of the Insured Motorcycle under a mortgage, conditional sale, lease, or other contract or agreement whether written or verbal.
- M. Any Insured Motorcycle while it is rented or leased to others.

- N. Any Insured Motorcycle due to its confiscation or seizure by any government or civil authority.
- O. Loss to any vehicle other than any Insured Motorcycle.
- P. Any Insured Motorcycle while it is being used to carry persons or property for a fee.

Limit of Liability

We agree to pay the lesser of:

- A. The actual cash value of the cycle at the time of loss, or if the loss is part of the cycle, the actual cash value of the part; or
- B. The amount required to repair or replace the property at the time of loss with deduction for depreciation where it applies.

Appraisal

If We and You don't agree on the amount of loss, either may, within 60 days after the proof of loss, demand an appraisal. You'll select Your appraiser and We'll select another. The two appraisers will select a third. Each will state the cash value and submit the differences to the third appraiser. An award in writing of any two shall decide the amount of loss. You'll pay the appraiser You choose and We'll pay the appraiser We choose. The expense of the third appraiser and all other expenses will be shared equally by You and Us.

Appraisal will take place in the county where You live. Local rules of law as to procedure and evidence will apply. The decision in writing of any two appraisers will be binding on You and Us.

Other Insurance

If other insurance also covers the loss, We will pay only Our share. Our share is the proportion that Our limit of liability bears to the total of all applicable limits.

Payment of Loss

We may pay for the loss in cash or We may repair or replace the damaged or stolen property. We may, at Our expense, return any stolen property to You. If We return stolen property, We will pay for any damage resulting from theft. We may keep all or part of the property at an agreed or appraised value. You may not abandon Your cycle to Us.

We may settle any loss either with You or the owner of the property.

VI. UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Coverage

If You pay Us a premium for Uninsured Motorists Coverage for the Motorcycle described on the Declarations Page and that same Motorcycle is involved in a Motorcycle Accident, then We will pay damages for Bodily Injury which Any Insured is legally entitled to recover from the owner or operator of an Uninsured Motor Vehicle. The Bodily Injury must be caused by accident and arise out of the ownership, maintenance or use of the Uninsured Motor Vehicle.

Any judgment for damages arising out of a suit brought without Our written consent is not binding on Us.

Additional Definitions

Additional definitions used in this Part only:

Any insured as used in this Part means:

- A. You or Your spouse if living in the same household.
- B. Any other person Occupying any Insured Motorcycle with Your permission or within the scope of Your permission.
- C. Any person with respect to damages that person is entitled to recover because of Bodily Injury to which this coverage applies sustained by a person described in A. or B. above, other than a person or organization claiming by right of assignment or subrogation.

Uninsured motor vehicle means a land motor vehicle or trailer of any type:

- A. To which no bodily injury liability bond or policy applies.
- B. Which is insured at the time of the accident by a liability bond or policy with bodily injury liability limits below the minimum required by the financial responsibility law of the state in which Your Insured Motorcycle(s) is

- principally garaged.
- C. Which is a Hit-and-Run Vehicle.
- D. Which is insured by a bodily injury liability bond or policy at the time of the accident but the company denies coverage or is or becomes insolvent within one year after the accident.

However, **uninsured motor vehicle** does not include any vehicle:

- A. Owned by or furnished or available for the regular use of You or any relative.
- B. Owned or operated by a self-insurer under any applicable motor vehicle law.
- C. Owned by a governmental unit or agency.
- D. Operated on rails or crawler treads.
- E. Which is a farm type tractor or any equipment designed for use off public roads while not on public roads.
- F. While located for use as a residence or premises.

Hit-and-Run Motor Vehicle means a motor vehicle causing Bodily Injury to Any Insured after physical contact of such a motor vehicle with any Insured Motorcycle when Occupied by Any Insured providing:

- A. The identity of either the operator or owner of such vehicle is unknown.
- B. You or someone on Your behalf reports the accident to a police, peace or judicial officer or the Commissioner of Motor Vehicles within 24 hours.
- C. You notify Us within 30 days, that You have had this accident caused by a Hit-and-Run Vehicle.

Exclusions

- A. This coverage does not apply to Bodily Injury sustained by any person:
 - 1. While Occupying, or when struck by any motor vehicle or trailer of any type owned by You or Your spouse if living in the same household which is not insured for this coverage under this policy.
 - 2. If that person or the legal representative settles the Bodily Injury claim without Our consent.
 - 3. While Occupying any Insured Motorcycle when it is being used to carry person(s) or property for a fee.
 - 4. While any Insured Motorcycle is being used in or in preparation for any prearranged or organized racing, speed, demolition or stunting contest or activity or for demonstration purposes.
 - 5. Using any Insured Motorcycle without Your permission, or outside the scope of Your permission.
- B. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under workers' compensation, disability benefits or similar law.
- C. Under no circumstances shall this coverage apply to You or any other person unless settlement is made or arbitration is demanded in writing within one year from the date the accident occurred.

This coverage does not apply to punitive or exemplary damages.

Payment of Damages

We may pay You, Your legal representative or anyone authorized by law to receive payment. The amount of damages payable under this insurance will be reduced by the amount paid by or on behalf of anyone responsible for Your injury. This includes any amount paid under the liability or medical payments insurance of this policy and any amount paid or payable under any workers' compensation law, disability benefits law or any similar law - exclusive of any state non-occupational disability benefits law.

Limit of Liability

The limits of liability shown on the Declarations Page for Uninsured Motorists Coverage are the maximum amounts We'll pay in damages for any one Motorcycle Accident.

The limit of "each person" is the limit for all claims by all persons for damages from Bodily Injury to one person. The limit for "each accident" is the total limit for all claims for damages from Bodily Injury to two or more people in any one Motorcycle Accident. The limit for Property Damage is the limit for all claims for damages, direct or indirect, by all persons from damages to property in any one Motorcycle Accident.

Even though more than one Motorcycle is insured with Us and separate premiums are charged for each Motorcycle, or more than one person is protected under this insurance, the limits of liability won't be increased.

If two or more policies issued to You by Us apply to the same accident, the total limit of liability under all such policies shall not exceed that of the policy with the highest limit of liability.

Trust Agreement

When We pay You damages under this insurance, You or Your legal representative must agree in writing to repay Us out of any damages recovered from anyone responsible for Your injuries. You or Your legal representative must also agree in writing to hold in trust and preserve for Us all rights of recovery.

At Our request, You must take any necessary action to recover the payments We've made under this insurance. You must do so in Your own name and through a representative We select. Expenses of recovery will be repaid to Us out of any damages recovered.

Arbitration

If We and You, or Your legal representative, don't agree on Your legal right to receive damages or the amount of damages, then upon the written request of either party, the disagreement will be settled by arbitration.

Arbitration will take place in the county where You live. It will be conducted under the rules of the American Arbitration Association unless We or You or Your legal representative objects. In that case, You'll select one arbitrator and We'll select another. The two selected arbitrators will then select a third. If the two arbitrators are unable to agree on the third arbitrator within 30 days, the judge of the court of record in the county of jurisdiction where arbitration is pending will appoint the third arbitrator.

Local court rules governing procedure and evidence will apply unless the arbitrators agree on other rules. The decision in writing of any two arbitrators will be binding on You and Us, subject to the terms of this insurance. Judgment on any award may be entered in any court having jurisdiction.

You'll pay the arbitrator that You choose and We'll pay the arbitrator We choose. The expense of the third arbitrator and all other expense of arbitration will be shared equally by You and Us.

Other Insurance

If there is other applicable similar insurance, We will pay only Our share. Our share is the proportion that Our limit of liability bears to the total of all applicable limits.

VII. GENERAL POLICY CONDITIONS**Policy Period**

This policy applies only to loss which occurs during the policy period. This policy period is shown on the Declarations Page between the "From" and "To" dates.

Territory

This policy applies only to Motorcycle Accidents and losses within the United States of America, its territories or possessions and Canada, or between their ports.

Our Right to Recompute Premium

We established the premium for this policy based on the statements You made in the application for insurance. We have the right to recompute the premium if We later obtain information which affects the premium We charged.

Policy Changes

No change or waiver may be effected in this policy except by endorsement issued by Us. If a premium adjustment is necessary, We will make adjustment as of the effective date of the changes. When We broaden coverage during the policy period without charge, the policy will automatically provide the broadened coverage when effective in Your state.

Misrepresentation

We do not provide coverage for an insured who, whether before or after a loss, has:

- A. Intentionally concealed or misrepresented any material fact or circumstance; or
- B. Made false statements of fact which, if known to Us, would have caused Us not to issue the policy; or
- C. Engaged in fraudulent conduct relating to this insurance.

Legal Action Against Us

You may not bring legal action against Us concerning this policy unless You have fully complied with all of its terms.

Under the liability coverages no legal action may be brought against Us until judgment against You has been fully determined after trial. Your policy does not give anyone the right to make Us a part of any action to determine Your liability.

Our Right To Recover From Others

After We have made payment under this policy, We have the right to recover the payment from anyone who may be held responsible. You and anyone We protect must sign any papers and do whatever else is necessary to transfer this right to Us. You and anyone We protect must do nothing to affect Our rights.

Your Assistance and Cooperation

You must cooperate with Us in Our effort to investigate the accident or loss, settle any claims against You and defend You. You must also send Us, promptly, any legal papers served on You or Your representative as a result of a Motorcycle Accident. If You fail to cooperate or fail to promptly send Us such legal papers, We may have the right to refuse You any further protection for the accident or loss.

Transfer of Interest

If You sell, transfer, mortgage or pledge Your Motorcycle or this policy, all coverage will cease without further notice to You unless such change is accepted by Us in writing. If You die, the policy will cover:

- A. The survivor;
- B. The legal representative of the deceased person while acting within the scope of duties of a legal representative;
- C. Any person having proper custody of your Insured Property until a legal representative is appointed.

Lienholder's Interest

If a lienholder is named on the Declarations Page, any loss will be paid to You and the lienholder as Your and their interests may appear. If Your interest in the Motorcycle is terminated, any loss payment will only recognize the lienholder's interest. No change in title or ownership of Your Motorcycle or any acts of Yours will affect the lienholder's interest in this policy. You or the lienholder must let Us know of any change of ownership or any increase in hazard which You or the lienholder know about.

If You fail to give Us sworn proof of loss within 30 days when requested by Us, the lienholder shall do so within sixty (60) days thereafter, in form and manner as provided by the policy, and further, shall be subject to the provisions of the policy relating to duties following a loss, appraisal, time of payment and of bringing suit.

Cancellation

- A. You may cancel this policy at any time by returning it to Us or by notifying Us in writing of the future date cancellation is to take effect.
- B. We may cancel this policy for the following reasons by notifying the First Named Insured in writing of the date cancellation takes effect.
 - 1. When this policy has been in effect for less than 60 days and is not a renewal with Us, We may cancel:
 - a. for nonpayment of premium by notifying the First Named Insured at least 10 days before the date cancellation takes effect; or
 - b. for any reason other than nonpayment of premium by notifying the First Named Insured at least 10 days before the date cancellation takes effect.
 - 2. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with Us, We may cancel:
 - a. for nonpayment of premium by notifying the First Named Insured at least 10 days before the date cancellation takes effect; or
 - b. For any one of the following reasons by notifying the First Named Insured at least 30 days before the date cancellation takes effect:
 - 1.) If the risk has changed substantially since the policy was issued;
 - 2.) For material misrepresentation made by You; or
 - 3.) If Your driver's license has been suspended or revoked during the policy term.

- C. If We cancel this policy, the cancellation notice may be delivered to the First Named Insured or mailed to the First Named Insured at the address shown on the Declarations Page and will constitute proof of notice as of the date We mail it. Delivery of written notice of cancellation by either the First Named Insured or Us will be equivalent to mailing.
- D. If Your policy is cancelled by the First Named Insured or if the policy is cancelled for nonpayment of premium, We will return the short rate unused part of Your premium subject to Our minimum earned. If Your policy is cancelled by Us, We will return the pro-rate unused share of Your premium.
- E. Any return premium will be refunded within a reasonable time after the date cancellation takes effect.
- F. If a lienholder is named on the Declarations Page, We'll mail written notice to the lienholder regardless of whether You or We cancel the policy.
- G. If Your state has special restrictions on Our right to cancel, We will change Our policy to meet these restrictions. In that case, You will find the rules on cancellation on an endorsement which will be included with Your policy.

Renewal

We will not refuse to renew this policy solely because of Your age, sex, marital status, race, color, creed, national origin, ancestry or occupation. Subject to Our consent, You may renew this policy. When We consent to renew this policy, You must pay the renewal premium in advance. We or Our authorized representative will mail You a notice telling You when Your premium must be paid. Your policy will expire if We or Our authorized representative do not receive the required payment by the renewal date.

If We decide not to renew Your policy, We or Our authorized representative will mail to You, at Your address shown on the Declarations Page, written notice of nonrenewal. The written notice will be mailed to You at least (30) days before the end of the policy term. If We decide not to renew Your policy, Our mailing of notice to Your address shown on the Declarations Page will constitute proof of notice as of the date We mail it.

Policy Conformity To Statutes

Any provision in this policy that conflicts with any state statute is hereby amended to conform to the minimum requirements of the state statute.

Duties Following Any Loss

A. General Duties

In the event of any loss, damages or occurrence that is covered by this policy, any person presenting a claim must:

1. Give Us or Our authorized representative immediate notice of any occurrence that may result in a claim under this policy.
This notice should state:
 - a. With respect to the incident; where, when and how;
 - b. Property concerned;
 - c. If injuries are involved; names and addresses of injured parties and all witnesses.
2. Promptly forward to Us any legal papers or notices received in connection with the loss;
3. Not assume any obligation, admit any liability or incur any expense for which we may liable without Our written permission, except expenses incurred to protect the property from further loss;
4. Cooperate with Us in the investigation, defense or settlement of any loss; agree to be examined under oath if We request;
5. Permit Us to examine any records needed to verify the loss and its amounts;
6. Submit a written proof of loss within 30 days when requested by Us;
7. Give prompt notice to the proper authorities if an injury or collision is involved;
8. If the accident involves a hit and run driver, it must be reported within a reasonable amount of time to the police or Commissioner of Motor Vehicles. If You were Occupying a Motorcycle at the time of the accident, You must make it available for Our inspection;
9. Submit, as often as We request, to physical examinations by physicians of Our choice. We will pay for the cost of the examination;
10. Permit Us to obtain pertinent copies of medical reports and records.

B. Comprehensive and Collision

A person presenting a claim for damages to property covered under Comprehensive and Collision Coverages must also:


1. Protect the property from further loss. Make every effort to recover it. We will pay any reasonable

expenses incurred in protecting the Motorcycle. Any further loss incurred due to Your failure to protect the property will not be recoverable under this policy;


2. Give immediate notice to police and authorities in the event of theft, larceny, robbery, or pilferage, accident, vandalism, fire or explosion;
3. Permit Us to inspect damages before repairs are made;
4. If Your Motorcycle is stolen, You must report the theft within 24 hours to the police.

This Policy is signed at the Home Office of the Company by its president and secretary.

MARKEL AMERICAN INSURANCE COMPANY
Glen Allen, Virginia



Richard R. Grinnan
Secretary



F. Michael Crowley
President

In the event of a claim, please contact your agent immediately.

If you have any questions or problems with your policy, please contact us at:

Administrative Office:
P.O. Box 906
Pewaukee, WI 53072-0906
800-236-2862



MARKEL AMERICAN INSURANCE COMPANY

AMENDATORY ENDORSEMENT ARKANSAS

In consideration of the premium charged, it is hereby agreed and understood the policy is amended as follows:

II. - DEFINITIONS

Insured Motorcycle - This definition is amended by adding the following:

We also cover any non-owned motorcycle if:

- A. a duly licensed motorcycle dealer loans that non-owned motorcycle to You:
 - 1. for demonstration purposes; or
 - 2. for use as a temporary replacement while Your motorcycle is being serviced or repaired; or
- B. You rented or leased that non-owned motorcycle from a duly licensed rental company for a period of not more than 90 days.

III. - LIABILITY COVERAGE

Liability Coverage - Paragraph 1 is deleted in its entirety and replaced with the following:

This insurance covers bodily injury, including loss of services, sickness, disease or death which results from the injury, caused by a motorcycle accident suffered by persons including passengers. A passenger is any person while on or getting on or alighting from the insured motorcycle. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. Our obligation to settle or defend ends when the amount We pay for damages equals our limit of liability for this coverage.

Other Insurance - This section is amended by adding the following:

However, for a non-owned motorcycle that is an Insured Motorcycle, this insurance will be primary to any insurance or self-insurance maintained by the duly licensed motorcycle dealer or rental company.

IV. - MEDICAL EXPENSE COVERAGE

Other Insurance - This section is amended by adding the following:

However, for a non-owned motorcycle that is an Insured Motorcycle, this insurance will be primary to any insurance or self-insurance maintained by the duly licensed motorcycle dealer or rental company.

V. - DAMAGE TO YOUR MOTORCYCLE

Appraisal - This section is deleted in its entirety.

Other Insurance - This section is amended by adding the following:

However, for a non-owned motorcycle that is an Insured Motorcycle, this insurance will be primary to any insurance or self-insurance maintained by the duly licensed motorcycle dealer or rental company.

VI. - UNINSURED MOTORISTS INSURANCE

Payment of Damages - This section is deleted in its entirety and replaced with the following:

We may pay you, your legal representative or anyone authorized by law to receive payment.

The amount of damages payable under this insurance will be reduced by the amount paid by or on behalf of anyone responsible for your injury. This includes any amount paid or payable under any workers' compensation law, disability benefits law or any similar law exclusive of any state non-occupational disability benefits law.

<p style="text-align: center;">AMENDATORY ENDORSEMENT ARKANSAS</p>
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VII. - GENERAL POLICY CONDITIONS

Cancellation

B.1.b. is deleted and replaced with the following:

- b. for any reason other than nonpayment of premium by notifying the First Named Insured at least 20 days before the date cancellation takes effect.

B.2.b. is deleted and replaced with the following:

- b. 1) If your driver's license or that of any driver who lives with you; or any driver who customarily uses your Insured Motorcycle; has been suspended or revoked.

This must have occurred:

- a) during the policy period; or
 - b) since the last anniversary of the original effective date, if the policy period is other than 1 year; or
- 2) For material misrepresentation made by You.



MARKEL AMERICAN INSURANCE COMPANY

POLICYHOLDER INFORMATION NOTICE - ARKANSAS

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400 University Tower Building
Little Rock, Arkansas 72204
(501) 371-1813**

Markel 24-Hour Emergency Road Service

Provided by Nation Safe Drivers

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TOWING DISPATCH
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CUSTOMER
SERVICE
(800) 338-2680

PRODUCER CODE
Markel/40346

PLAN "M" - Code 131

NAME AND ADDRESS

JIMMY L BROWN

44 HOPEWELL LOOP

Hope, AR 71801-9606

MEMBERSHIP PERIOD		DESCRIPTION: YEAR, MAKE, MODEL, VEHICLE ID NUMBER	
FROM:	TO:		
2014-06-26	2015-06-26	1978 YAMAHA XS650	2FO115573
FROM:	TO:		
FROM:	TO:		
		MEMBERSHIP NUMBER 1310266917	STATE WHERE VEHICLE IS KEPT AR

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All services and benefits are provided by Nation Motor Club, Inc d/b/a Nation Safe Driver (NSD). NSD will dispatch services as appropriate. Benefits are available to you as described below. If for any reason service cannot be dispatched, you must receive authorization from NSD to use a garage of your choice. Upon presentation of receipts, the club shall reimburse you up to \$100 per disablement.

Membership allows up to five (5) services per contract period.

A. FLAT TIRE/ 24-HOUR EMERGENCY ROAD SERVICE: When a unit cannot be started, it can be towed within 50 (fifty) miles with no "out-of-pocket" expense. Towing as a result of an accident is included. You are responsible for charges which result from exceeding the 50-mile allotment.

B. OTHER SERVICES

- **BATTERY ASSISTANCE:** A truck will be dispatched to jumpstart/boost the unit, with no "out-of-pocket" expense to the member. If the unit is unresponsive, a tow will be provided, subject to the 50-mile allotment. You are responsible for charges which result from exceeding the 50-mile allotment.
- **ESSENTIAL FLUIDS DELIVERY:** Delivery will be provided of an emergency supply of gasoline, oil, water and/or other essential fluids as required and available. Membership covers the cost of delivery; Cost of fluid(s) delivered is your responsibility.
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- **TRIP ROUTING SERVICE:** Membership covers specially prepared driving routes and destination highlights for trips. Call the NSD Customer Service telephone number two weeks in advance of the trip, giving the trip origin and destination.

C. EMERGENCY TRIP INTERRUPTION REIMBURSEMENT: Membership provides for up to \$100 per day for three (3) days for food and lodging if you are involved in a police-reported accident with another vehicle 100 miles or more away from home and are awaiting repairs on the covered unit.

ADDITIONAL DISCLOSURES

1. All services and benefits are administered through Nation Motor Club, Inc. administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. (For Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington customers services are provided by Nation Motor Club, Inc. dba Nation Safe Drivers.) **For California** members, services are provided by Nation Motor Club, Inc. California Motor Permit Number 5157-3.
2. You have the right to file a complaint by submitting a written complaint to our Customer Service Department at 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, or contacting a representative by calling 800-338-2680.
3. As a Member of Nation Motor Club, Inc., all roadside benefits and services are available to You up to your benefit limit, as described throughout this Membership, without any additional payments. You are responsible for any non-covered expenses.
4. All of the benefits and services of your Nation Motor club Membership are described herein and are applicable throughout the United States, Canada and Puerto Rico.
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OTHER OFFICES

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836 Park Avenue, 2nd Floor
Baltimore, MD 21201

Nation Motor Club, Inc.
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Jackson, MS 39201

Nation Motor Club, Inc.
26 West Sixth Street
Helena, MT 59624

Nation Motor Club, Inc.
dba Nation Safe Drivers
1000 East William Street
Carson City, NV 89701

Nation Motor Club, Inc.
433 Paseo De Peralta
Santa Fe, NM 87501

Nation Motor Club, Inc.
115 Southwest 89th Street
Oklahoma City, OK 73139

Nation Motor Club, Inc.
901 South Whitney Way
Madison, WI 53711

Nation Motor Club, Inc.
1821 Logan Avenue
Cheyenne, WY 82001

PLEASE KEEP THIS FOR YOUR RECORDS.

Andrew Smith, President 05/12





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Andrew Smith, President 05/12



LAPSE NOTICE

Date: 7/1/2015

Type of insurance: RecVehicle_Motorcycle	Company: MARKEL AMERICAN INSURANCE CO
Policy #: MMT00000266917	
Effective Date: 2015-06-26 Expiration Date: 2016-06-26	GA/Producer Code: 90700 - 0000002
Insured	Producer
JIMMY L BROWN 44 HOPEWELL LOOP Hope,AR 71801-9606	Phone: 800-236-2453 MARKEL SERVICE INCORPORATED P O BOX 906 PEWAUKEE, WI 53072-0906

AS OF TODAY, WE HAVE NOT RECEIVED YOUR PAYMENT FOR THE RENEWAL OF THIS POLICY. THEREFORE, THIS POLICY LAPSED IN COVERAGE AT 12:01 A.M. ON 2015-06-26 WHICH WAS THE EXPIRATION DATE OF THIS POLICY.

PLEASE CALL YOUR AGENT AT THE NUMBER LISTED ON THE TOP OF THIS FORM TO OBTAIN A NEW QUOTE FOR COVERAGE. WE'VE APPRECIATED YOUR BUSINESS IN THE PAST AND HOPE WE CAN CONTINUE TO SERVE YOUR INSURANCE NEEDS.